

**UNITED STATES BANKRUPTCY COURT**  
**FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

In the matter of: APRIL R SHAW  
STEPHEN R SHAW  
Debtor(s)

Case Number: 05-01733

CLERK OF DISTRICT OF MISSISSIPPI  
FILED

REAFFIRMATION AGREEMENT

MAY 20 2005

COME NOW the Debtor, and his attorney, will hereby reaffirm the indebtedness owed to Regions Bank who is located at P. O. Box 4409 Bridgeton, MO 63044-0409 the holder of the claim described and is evidenced on the attached contract.  
As of April 22, 2005 the Debtor's account is due for \$00.00, itemized as follows:

THE NEXT PAYMENT IS DUE: 04/22/05.

The Debtor has 76 remaining payments of \$184.85 each, with a current balance of \$14,048.60. Any permissible charges provided for in the contract or security agreement arising after the commencement of the Chapter 7 may be added to the above balance.

The Debtor agrees to renew the said obligation which is secured by

01 LOWE 170 OMCL203BG001  
01 HAWKEYE TRAILER 4H100181X10286020  
01 JOHNSON J-70PL G04918786

and to pay the same as if bankruptcy had not intervened.

The Debtor understands that he/she is to continue the required payments during the pendency of this case, and to keep the collateral sufficiently insured for the protection of the said creditor. It is the Debtor's opinion after counseling with his/her attorney that this reaffirmation does not impose undue hardship upon Debtor or any of the Debtor's dependents and is in the Debtor's best interest. The Debtor has been fully informed of the effect of this agreement by his/her attorney and has voluntarily, after explanation by Debtor's attorney, executed this agreement.

**DEBTOR MAY RESCIND THIS AGREEMENT AT ANY TIME BEFORE DISCHARGE OR WITHIN SIXTY (60) DAYS AFTER THIS AGREEMENT IS FILED WITH THE COURT, WHICHEVER IS LATER, BY GIVING NOTICE OF RESCISSION TO CREDITOR. THIS AGREEMENT IS NOT REQUIRED UNDER TITLE 11, U.S. CODE, UNDER NON-BANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH THE PROVISIONS OF SECTION 524(C).**

Dated: April 22, 2005

DEBTOR:

April R Shaw  
APRIL R SHAW

Creditor: Regions Bank

CO-DEBTOR:

Stephen R Shaw  
STEPHEN R SHAW

By:

Lisa Poggemoeller  
LISA POGGEMOELLER  
Collections Supervisor

DECLARATION BY ATTORNEY FOR DEBTOR

I represented Debtor (whether one or more) during the course of negotiating the above agreement reaffirming the debt. This agreement represents a fully informed and voluntary agreement by Debtor and does not impose an undue hardship on Debtor or a dependent of Debtor. I have fully advised the Debtor of the legal effect and consequences of this agreement and any default under this agreement.

[Signature]  
Attorney for Debtor

5-9-05

